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Women Along Business Lines

Ten Women Win 1981 Small Business Week State, Advocacy Awards

Ten women have won top awards in SBA's annual Small Business Week Competition and an invitation to Washington, D.C. for special events in their honor, including a White House ceremony. Seven of the women have been named the "Small Business Person of the Year" for their respective states. Three other women won special "advocacy" awards for outstanding achievement in direct support of the small business community.

These women and other state and "advocacy winners" will also be honored during Small Business Week May 10-16 by the National Science, Foundation, the U.S. Chamber of Commerce, and the Council of Independent Small Business Associations. Winners will also participate in House and Senate Small Business Committee briefings on Capitol Hill.

The seven state winners are **Rosemary Reed-Miller,** President, Toast and Strawberries, Washington, D.C.; **Ruth Menutis,** President, Playgirl Shops of America, New Orleans, LA; **Lillian H. Lincoln,** President, Centennial One, Inc. Gambrills,MD; **Billee Huggard,** President, Reed Paving, Inc., East Syracuse, NY; **Mary Jane Fabish,** Executive Vice-president, CWC Industries, Cleveland, OH; **Mimi Ungar Coppersmith,** President, Barash Advertising, Inc., State College, PA; and **Nancy R. Lang,** President, Lang Associates, Inc. Burlington, VT. **Frances J. Grice,** Executive Director of Operation Second Chance in San Bernardino, CA, won the national Minority Advocate award for her efforts to promote and aid minority causes. **Carol Green,** President of Weight Watchers, Inc., in Littleton, CO, won an advocacy award for her work to foster other women-owned businesses. **Gelorma "Chomie" Persson,** owner of the Little Silver Repair Center in Little Silver, NJ, won a Family-Owned Business Advocate award for her efforts to enable family-owned businesses to remain independent.

Profiles of the Women Winners:

Rosemary Reed-Miller, Washington, D. C. State Winner of the Small Business person of the year award has managed her own successful boutique in a fashionable business district for ten years. Reed-Miller opened the business with an initial investment of $3,000 to $4,000 from the credit union at the U.S. Department of Agriculture, where she was working at the time. Toast

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Michael Cardenas
Administrator,
Small Business Administration

Cardenas Becomes 13th SBA Chief

Michael Cardenas, 47, a native of Fresno, California, and a certified public accountant with wide experience in taxation, auditing, management and small business problems, is the 13th Administrator of the Small Business Administration.

The Senate confirmed him on Thursday, March 26, 1981.

In a statement made to the Senate Small Business Committee, which considered his nomination, Mr. Cardenas said, *"President Reagan has consistently pointed out that small business is the backbone of the American economic system. I do definitely agree."*

Mr. Cardenas also told the committee, *"During the last 19 years in my public accounting profession, I have developed an in-depth understanding of the small business community. As a partner in a national CPA firm, my clients have been primarily small businesses."*

Mr. Cardenas has been prominent in CPA and other business organizations, an active civic leader, and has worked in national, state, regional and local Republican campaigns for the past 14 years. He has been on the boards of trustees of State Center Community College District, Fresno Community Hospital and San Joaquin Law School. In 1979 the Latin-American Businessmen's Association, of which he was a charter member, chose him as Man-of-the-Year.

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and Strawberries, as the name suggests, it is not just a boutique. Owner Reed-Miller describes it as a "fashion emporium" that serves as a "showplace for undiscovered local talent" as well as the arts, crafts and designs of minority artisans.

Lillian H. Lincoln, Maryland State Winner of the Small Business person of the Year Award owns and manages one of the largest janitorial firms in the Washington, D.C. area. Her company, Centennial One, has grown in the last five years from 20 parttime employees and an annual sales volume of $150,000 to 285 full and parttime employees and an annual sales volume of $2.9 million. Lincoln started Centennial One, which provides services to both the Federal Government and the private sector, in her garage which she converted to an office. Today the story is quite different. She leases 2,600 square feet of office and storage space in Crofton, Maryland, a Washington, D.C. suburb.

Ruth Ann Menutis, Louisiana State Small Business Person of the Year, has not only achieved remarkable business success for her own enterprises, but has also been a real life "fairy godmother" to many of her former employees. After 20 years in both the retail and wholesale fashion business, Menutis, founder of Playgirl Shops of America, found herself overwhelmed by her own success. In her own words, "The company had grown too fast and was experiencing personnel and other problems." Although sale or merger were obvious solutions, she was reluctant to do either. Instead she rewarded her most competent and dedicated employees by financing their purchase of franchises in the company. She also personally provided additional training for her new "business partners" who manage the stores themselves. Menutis, who now operates only three retail stores, is proud that all of the franchised stores are showing net profits.

Billee Huggard, New York State Winner of the Small Business Person of the Year Award, has been "fascinated with the concrete and paving business" for most of her adult life. This fascination and early business training in her father's real estate company has paid off. Today, she is the president and majority owner of Reed Paving of East Syracuse, New York. Prior to assuming the presidency of the company, Huggard worked in the construction business as office manager, field superintendent, and project manager. When she bought the ailing company in 1977, the firm was deep in debt, had no work orders, and the equipment was obsolete, neglected or badly in need of repair. Net sales for the year were about $300,000 per year and the company was operating out of a house trailer. Huggard quickly recruited experienced personnel and built up the business which now includes modern equipment and 13,000 square feet of office, shop, and storage space. Net sales for the first ten months of 1980 were $2,000,000 and are projected to be over $3,000,000 in 1981.

Mary Jane Fabish, Ohio State Winner of the Small Business Person of the Year Award, is Executive Vice President of a chemical manufacturing firm in Cleveland, Ohio. In 1965, Fabish helped to start CWC Industries. As controller and marketing manager, Fabish manages personnel, accounting, and marketing functions for the three corporations that comprise CWC Industries. CWC manufactures varnish, industrial cleaners and a line of petroleum

Rosemary Reed-Miller
Washington, D.C. State Small Business Award Winner

products. CWC employs 33 employees and had combined sales of $3 million in 1980. Like many of the most successful women in business, Fabish is active in civic affairs and volunteers her time to assist other women in business.

Mimi Coppersmith, Pennsylvania Winner of the Small Business Person of the Year Award helped her first husband, Sy Barash, build up an advertising agency, which they started in the basement of their home. When he died in 1975 she took charge and continued the expansions into new marketing activities. The firm is involved in billboard advertising, local magazine publishing, public relations work for a cable television company and a host of other enterprises.

Nancy Lang, Vermont State Winner of the Small Business Person of the Year Award, credits persistence and hard work for her achievements in business. She started her real estate business in 1969 with $15,000 in savings while helping her husband with his dairy farm and raising two children. She chose and trained her associates who now number 30, and has built up the business to an annual sales volume of more than $20 million. After recognizing the need to expand her business, Nancy organized Hometrend North, Inc. a corporation which has acquired additional marketing systems in the Northeast region.

Frances J. Grice, Minority Advocate of the Year, is one of the founders of Operation Second Chance, Inc., a local business development program in San Bernardino, California. Grice is executive director of the program, which has provided technical assistance to persons in small business since 1972. She has coordinated activities among minority-owned firms, minority persons and the various local and regional business assistance projects. Grice has been responsible for job development and placement of more than 1,000 unemployed minority persons. Operation Second Chance has also helped more than 500 youths with job placement and academic training.

Carol B. Green, Women-in-Business Advocate of the Year, is president of Weight Watchers, Rocky Mountain Region. Green started her business with a franchise purchased for $5,000 in 1968. Today, the business serves 9,000 to 10,000 people a

week, has a staff of 400, and grosses over $1 million a year. Green also organized the dynamic network of people who founded the Women's Bank of Denver. She continues to serve on the bank's board of directors and also as vice chairperson of Equitable Bankshares of Colorado, Inc., a holding company for the Women's Bank. Green, who was named Business Woman of the Year by the Big Sisters Organization, was recently selected for inclusion in the 1981 *Who's Who of American Women.* Green, who is very active in the community, serves as a resource person for numerous women business owner conferences.

Gelorma "Chomie" Persson, Family-Owned Business Advocate of the Year, has been acclaimed as one of the few successful women in lawn and garden equipment. Persson manages the Little Silver Repair Center which she and her husband co-own in Little Silver, New Jersey. The repair center, which was founded by Persson and her husband in 1966 specializes in fixing all types of small engine machines, including lawn mowers, lawn tractors, soil tillers, snowblowers, and bicycles. Persson knows every facet of her business — from shop work to sales. The former stock car driver has nearly a decade of on-the-job training as well as certification in various small engine courses.

Interagency Committee on Women's Business Enterprise Issues First Annual Report

The Interagency Committee on Women's Business Enterprise has released its first annual report, covering the first eighteen months of its efforts to assist women business owners. The committee was specifically charged in Executive Order 12138 with the responsibility for the development, coordination, and implementation of a national program for women entrepreneurs.

Since the signing of the Executive Order, May 18, 1979, federal agencies have undertaken a wide range of initiatives in support of women business owners or women interested in business ownership.

Seminars, workshops and personal counseling were instituted on a variety of subjects; a "Directory of Federal Business Assistance Programs for Women" was developed; a wide-range outreach program was undertaken to disseminate information; goals were set for federal procurements from women-owned businesses; data collection research projects were initiated on women's business enterprises, and special loan programs were made available.

Private sector assistance was enlisted, especially in opening new opportunities for women-owned firms to be suppliers, distributors or subcontractors to large businesses, and in developing financial access for women entrepreneurs. Programs were undertaken with the National Association of Bank Women to improve the business relationships between bankers and women applicants for financing, and for management training through university connected projects. A 45-hour course was developed for women managers by the American Association of Community and Junior Colleges under a U.S. Small Business Administration (SBA) contract and is being given in some 300 junior colleges.

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He has been involved in the construction of office buildings for investment purposes. He is a founder and director of California Valley Bank, a member of the board of the Fresno Philharmonic Association and a member of the Commonwealth Club of California in San Francisco. His personal interests extend to art, tennis and sailing.

Mr. Cardenas has served continuously since 1970 as a member or chairman of SBA's San Francisco Regional Advisory Council or, in more recent years, of the new Fresno District Advisory Council. He was a delegate to the 1980 White House Conference on Small Business. He also is a past president of the North Fresno Optimist Club, a member of Young Men's Institute and has been a board member of the Fresno Community Council.

While attending Fresno State College, where he earned a B.S. degree in business administration, he worked as a barber in a shop owned by his father.

After graduation Mr. Cardenas spent five years as a self-employed barber before going to work for CPA firm in 1961. Meanwhile, he completed educational requirements for CPA and real estate licenses.

In 1967 Mr. Cardenas started his own accountancy firm. In 1979 he merged it with Fox & Company, a national CPA firm, of which he became a partner. He remained in charge of the Fresno office.

Mr. Cardenas was born in Fresno on July 14, 1933. He and his wife, Pearl, have two grown children.

Statistics show increasing numbers of women going into business and participating in all programs, including federal contracting.

U.S. Census Bureau statistics indicate a 30 percent increase in the number of women-owned businesses from 1972 to 1977 and a 72 percent increase in annual receipts.

Updated figures reveal that in Fiscal Year 1980, women received federal contracts for $215 million and over $309 million in SBA loans.

New Jersey Women Business Owner Association members at briefing on SBA programs and services. (See story page 5.)

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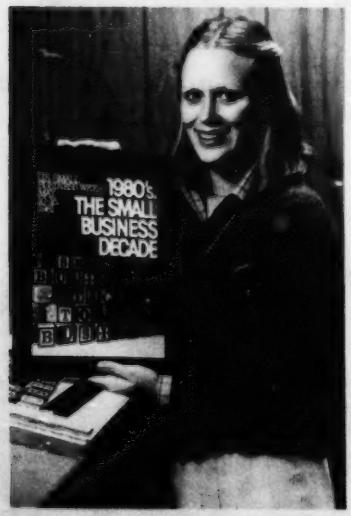
The Interagency Committee is composed of the following federal agencies: Departments of Agriculture, Commerce, Defense, Energy, Health and Human Resources, Housing and Urban Development, Interior, Justice, Labor, Transportation and Treasury; Office of Federal Procurement Policy, Federal Trade Commission, General Services Administration, National Science Foundation and the Small Business Administration. SBA provides staffing for the Committee.

Chairperson for the period covered in the report was Patricia Mathis, Merit Systems Protection Board. She was succeeded in October by Rilla Woods, General Services Administration.

Copies of the 66-page report can be purchased from the **Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Stock No. is 045000-00-2000-4 and price is $4.00 each.**

National Association of Bank Women Project

A project grant was recently approved by SBA for the National Association of Bank Women Foundation (NABW) to develop and deliver modular seminar materials aimed at improving the business relationship between bankers and women applicants for business financing. The Donner Foundation of New York is providing matching funds for this project. The NABW project is particularly important because its chapters throughout the nation are composed of more than 26,000 women bank officers. Interested chapters will use the new materials to offer local training seminars for women business owners. In addition, chapters will offer seminars for their colleagues interested in improving their understanding of the growing market for commercial loans to women.



Linda Praytor Moody won First Place in the National Small Business Week Poster Design Competition, which included 400 entries from graphics and design firms, individual artists, universities and colleges. Moody is the first woman ever to win the annual competition which is sponsored by SBA. For her winning entry, Moody received a $2,000 SBA contract and a trip to Washington, D.C. during National Small Business Week, May 10-16. Moody and her husband own Totalcom, Inc., an advertising firm, in Tuscaloosa, Alabama.

Two pre-tests of the training modules are nearing completion in Phoenix, Arizona and Chicago, Illinois. Pilot projects in 10 cities will get underway this spring. A tentative list of sites includes Kansas City, Kansas; Hartford, Connecticut; Tampa/St. Petersburg, Florida; Washington, D.C./Northern Virginia; Seattle, Washington; San Antonio, Texas; Denver, Colorado; Pittsburgh, Pennsylvania; Omaha, Nebraska; and San Francisco, California.

The upcoming fall seminars of NABW will feature workshops on the financial counseling project. Chapters will begin to offer the modules late in 1981 or early in 1982.

Women business owners interested in participating in the pilot seminars, or future NABW seminars for women business owners should write: **Ms. Sandra L. Cook**, Project Director, National Association of Bank Women, Educational Foundation, 500 N. Michigan Avenue, Chicago, IL 60611.

Business Associations Testify Before Senate and House Small Business Committees

Senate and House Small Business Committees met recently with representatives of various business and trade associations to hear their views on issues affecting small business. Staff of the Senate Small Business Committee, which is chaired by **Sen. Lowell P. Weicker, Jr.** (R-Conn) held a hearing February 18. The House Small Business Committee, chaired by **Rep. Parren Mitchell** (D-Md), held the first of a series of quarterly meetings with small business trade associations in February.

Generally, associations expressed the same concerns and priorities, citing inflation as the most pressing problem. In repeated testimony, witnesses explained that inflation produced high interest rates which in turn make it impossible for a small business to borrow and maintain working capital. Witnesses also projected capital formation and retention as a universal problem for new and existing small businesses. Across the board tax cuts were recommended as being highly beneficial for unincorporated small businesses. An increase in tax brackets with a decrease in tax cuts was also a popular proposal.

Witnesses also commented on SBA programs, including strong support for retention of the women's program and the Office of Advocacy within the Small Business Administration. In other comments witnesses called for lower size standards, improvements in the 8(a) program, and equity and uniformity in any budget cuts that might occur.

Business and trade associations also attended **Rep. Parren Mitchell's** first press conference February 26 during which he discussed legislative proposals that he plans to introduce in the current session of Congress. Key features of the proposals include:

— A 100 percent refundable tax credit for new small businesses locating in EDA "distressed economic areas" for the cost of training workers who live in the area. Social Security taxes for the trained employees would be waived for one year.

- Companies would receive accelerated depreciation for rehabilitating commercial dwellings used to house new businesses in distressed areas.

- Municipal industrial revenue bonds to help new businesses get started in distressed areas would be guaranteed by the U.S. government and exempted from federal income tax.

- Establishment of a federal goal of 25 percent of all procurement for small business and 10 percent of procurement for minority business or businesses located in distressed areas.

New Jersey Women Business Owners Take Concerns to Capitol Hill

The New Jersey Association of Women Business Owners met recently with the New Jersey Congressional Delegation in Washington to seek support for women-owned businesses and to express other concerns of all small businesses. **Elizabeth Lyons**, president of the New Jersey Association said that she felt the "legislators had a better understanding of the problems and difficulties faced by women business owners as a result of the meetings."

Lyons said her group stressed continuing problems that women have in obtaining capital and credit as well as problems getting government contracts. She also said that woman business owners frequently lack information and sources of information about business opportunities.

Lyons and 43 members of the New Jersey Association joined members of the New Jersey Chamber of Commerce in the Chamber's 40th Annual Congressional Trip to Washington. While in Washington, the women also attended a Congressional dinner sponsored by the Chamber and a luncheon sponsored by **Senator William Bradley** (D-N.J.).

Association members also participated in a special briefing conducted by the Women's Business Enterprise Division staff and other officials in the Small Business Administration. The briefing included an overview of services available to women in SBA, a legislative update, and information on other Resources. Panelists included **Roger Jones**, then Acting SBA Administrator; **Marcia Bystrom**, Associate Administrator of the Women's Business Enterprise Division; **Doris Freedman**, Deputy Director of the Office of Interagency Policy, Office of Advocacy, and **Virginia Littlejohn** of Virginia Littlejohn Associates.

Industry Spotlight: Solar Energy

For **Emily Chiarello** of Sioux City, Iowa, a "woman's place is *'ON'* the home putting up solar collectors." Chiarello has found her place in solar energy and thinks that there are places for other women too.

Her business grew out of a problem homeowners face today: the spiraling cost of home heating fuels which threaten continued home ownership for many families. The problem has become so severe that many people may soon be forced to move out of homes they worked for years to acquire.

Emily Chiarello, owner of Alternate Energy, Ltd. and son.

Photo courtesy of The Sheldon Mail newspaper of Sheldon, Iowa.

To find a solution to her own family's problem of heating an 1893 Victorian house with turrets, carved, ornate decorations, and high ceilings, Chiarello turned to her hobby: solar energy. She searched the historic house for places for solar collectors until she found them. She then applied for, and received a demonstration grant under the Department of Energy's Appropriate Technology Small Energy Grants Program to design and build a solar system. The system incorporates a simple design that can be built from materials that are easy to find and can be constructed with basic carpentry skills. In Chiarello's words: "Anyone who can use a hammer and saw and read a dress pattern can build a system" from these plans.

So much publicity resulted from the Chiarello family's success, including telephone calls and requests for the plans from all over the U.S., that Chiarello printed up the plans and sold them for $5.00. But printed plans were not enough. The public demanded more. Soon the family found itself offering "hands-on" workshops to teach people to build their own collectors.

That was just the beginning. Today Emily Chiarello has her own company, Alternate Energy Ltd., which has now moved into commercial production. The company makes components for hot air solar systems that can be put into use, and paid for, one component at a time on a principle similar to that of a component stereo system, thereby eliminating high initial costs and high interest rates. Future plans call for the company to move into moveable insulation, production of an innovative heat storage system, and building design consultation.

Where Are They Now . . . .

From time to time we will update you on some little known historical fact about women and business ownership. In this issue the focus is on a man who played a major role in SBA's early effort to promote ownership for women.

Emanuel Orlick, as early as 1966 organized and sponsored workshops for women entrepreneurs in his role as business and

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industry specialist in SBA's Newark, New Jersey District Office. In 1973, he submitted a formal employee recommendation to SBA calling upon the agency to "take the lead in recognizing the rightful, equal place of women in business." Three years later Orlick was awarded SBA's 1976 Employee Suggestion of the Year for this recommendation.

Today, Orlick, who has since joined SBA's Central Office staff in Washington, D.C. as Chief of the Support Services Section of Management Assistance, is still receiving awards. In March, he was awarded one of two SBA Supervisor of the Year awards.

New Enterprise Development Conference

Accelerating new and community enterprise as a strategy for economic growth in the 1980s was the focus of the Second National Conference on New Enterprise Development held in Washington, D.C. in March.

Attended by approximately 500 persons representing a wide variety of private and public sector organizations concerned with economic development, the conference sought to develop concrete policy proposals and to stimulate thought and action about the role of small business in revitalizing the American economy.

Conference speakers included **Milton Stewart, Editor of** *Inc.* magazine and former Chief Counsel for Advocacy at the Small Business Administration; **William Norris**, Chairman of the Control Data Corporation; **Robert Woodson**, of the American Enterprise Institute, and **Charles Bannerman**, President of the Delta Foundation.

Conference topics included: **Energy, Tax Policy, Private Sector Financing Programs, Rural Development, Housing Rehabilitation, Entrepreneurship Identification and Training, Markets, Women's Entrepreneurship, Enterprise Zones, Govenment Procurement, Labor New Technologies**.

Reports on the proceedings and outcome of the conference will be published in the near future. To obtain copies, contact the Corporation for Enterprise Development, 2420 K Street, NW, Washington, D.C. 20037 (202) 298-8771.

Recent Statistics on Women-Owned Firms

The Census Bureau recently published a special survey, "Selected Characteristics of Women-Owned Businesses, 1977." Some of the findings of the survey include:

- Median age of women business owners was 52 years.
- 73 percent were not married.
- Almost 75 percent had some schooling beyond high school.
- 86 percent were first-time business owners.
- 70 percent were original founders of the businesses.
- Over 70 percent of women-owned firms had no full or part-time paid employees.
- 47 percent of the businesses were located at the owner's residence.
- More than 60 percent of women-owned businesses were financed from the owner's own savings.
- Median net income for women-owned businesses was $6,481.
- Over 80 percent were started with no capital or less than $10,000.
- Married women owned a larger proportion of firms in the more profitable industries, such as wholesale, manufacturing, construction, and transportation.

Further information from the Census Bureau's larger study, "Women-Owned Businesses, 1977" includes the following:

- Average receipts for women-owned businesses was $59,000.
- 42 percent of women-owned businesses had gross receipts of less than $5,000.

- Women-owned businesses with receipts of $1 million or more accounted for 33.1 percent of the total receipts, but only .8 percent of the total number of firms.

- The 10 industry groups accounting for the largest dollar volume of receipts for women-owned firms (in descending order) are: wholesale trade (non-durable goods), miscellaneous retail, eating and drinking places, wholesale trade (durable goods), food stores, automotive dealers and service stations, real estate, personal services, apparel and accessory and accessory stores, and special trade contractors.

In order to obtain a copy of the Census Bureau's full study, "Women-Owned Businesses, 1977," or the special survey "Selected Characteristics of Women-Owned Businesses, 1977,", contact the **Subscriber Services Section (Publications), Bureau of the Census, Washington, D.C. 20233.**

On the Publications Scene

Women and the Business Game: Strategies for Successful Ownership. by **Charlotte Taylor**, was recently published by the Cornerstone Library of New York. It is a comprehensive treatment of both the subject of women's business enterprise and how to go into business. Ms. Taylor, who was Executive Director of the Task Force on Women Business Owners, has woven the findings of the task force's extensive study into the issues a woman faces in deciding to begin a business and getting it underway. In addition, she has drawn on her own experiences as a business owner and those of many women she interviewed for her book. Chapters include: Financing Your Business, Developing Your Marketing Strategy, Staffing Your Organization, and Controlling Your Company.

Selling to the Federal Government

Women's Business Enterprise Division hears from women who have successfully accessed the federal market place, as well as others who have failed to obtain government contracts.

One woman who has succeeded is **Lynn Bateman**, president of Government Counseling Ltd. in Alexandria, Virginia who reports that she has managed to acquire contracts from the Department of Defense and other federal agencies. Bateman credits her success to a steady, aggressive marketing plan. "Develop your strategy," advises Bateman, "so that you are the very first person a program officer thinks of when a procurement need arises. Marketing is tedious work. Personally call on the program or project officers at every federal installation that buys the services or product that your company sells. If costs prohibit your traveling, then communicate by mail or telephone. Be sure the program officers are aware of all the services that you offer. Follow up your initial calls, stay in touch.

If you are a small business person who has not yet considered doing business with the federal government or your attempt has been less than productive, here are some tips you may want to follow:

1. Visit the nearest office of the Small Business Administration.* Their counselors should be able to tell you which government agencies are your best prospective customers. While you are there, get a stack of Standard Form 129's and ask how to get on appropriate bidders' lists and also how to stay on those lists.

2. Order a copy of the U.S. Government Purchasing and Sales Directory, $5.50 from the Government Printing Office, Washington, D.C. 20402. This book lists the goods and services commonly purchased by the government and tells which agencies buy which products and how to contact their procurement offices.

3. Contact the General Services Administration's Business Services Center in your area. These offices have counselors who help business people make their way through the maze of departments and agencies involved in procurement.

*For the SBA address nearest you look under the U.S. Government listings in the white pages of the telephone book in your nearest large city.

4. Get yourself a subscription to the government-published "trade journal", **Commerce Business Daily (CBD)**. A subscription currently costs $80 a year for regular second-class mailing. Send your order and a check to Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

**The CBD is a daily list of U.S. Government procurement invitations, subcontract leads, surplus-property sales and foreign business opportunities. It is the chief medium through which government agencies make their bid opportunities known to the world at large. Anyone who's serious about selling to the government subscribes to it and reads it daily.

Procurement Conferences

To stimulate the sagging economy and encourage business development, many Congressmen and Senators are sponsoring Federal Procurement Conferences in their home districts. The conferences provide a unique opportunity for business owners to obtain specific information about the procurement needs of the respective agencies. Procurement officials also provide useful hints for new entrepreneurs.

To find out if procurement conferences are scheduled in your area, contact your Congressman or Senator or your nearest Commerce Department or Small Business Administration Office. Procurement Conferences have been tentatively scheduled for 1981 in: Fort Lauderdale, Florida; Anaheim, California; Dearborn, Michigan; El Paso, Texas; Albuquerque, New Mexico; Rapid City, South Dakota; Ottawa, Illinois: Troy, New York; Los Angeles, California; Melbourne, Florida; Salt Lake City, Utah; Portland, Oregon; Richmond, Virginia; Minneapolis, Minnesota; Santa Clara, California; San Diego, California; Bridgeport, Connecticut; Delaware County, Pennsylvania; Kalamazoo, Michigan.

3rd Annual All-Business Show

EXPO '81

Exhibit your products and service in this exciting all-business show September 22, 23, 24 in the Baltimore, Maryland Convention Center. For booth information, schedules, seminars and show publicity, contact the Mid-Atlantic Business Journal, Inc.

One Village Square
Village of Cross Keys
Baltimore, Maryland 21210

Women In Business Course

The American Association of Community and Junior Colleges (AACJC) has developed a 45 hour course for women in business and women considering business ownership. The course is being offered in over 300 community colleges. If you are interested, contact your local community college for information about its program. If the school does not offer the course, but would like to, suggest that they contact AACJC for a copy of the curriculum and format. The curriculum features other women business owners as instructors and counselors to help students understand the personal ramifications of business ownership. For further information, write or call **Carol Eliason, ACCJC, One Dupont Circle N.W. Suite 410, Washington, D.C. 20036, (202) 293-7050.**

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